

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carmine Joseph Potestio
Debtor

Case No. 12-05252-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: JGoodling
Form ID: 3180W

Page 1 of 2
Total Noticed: 43

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db
4177639 +Carmine Joseph Potestio, 771 Clubhouse Drive, East Stroudsburg, PA 18302-9274
4177641 +ACS, PO Box 182, Newark, NJ 07101-0182
4177637 +Americas Servicing Company, PO Box 10328, Des Moines, IA 50306-0328
4177642 Carmine Joseph Potestio, 301 Winona Lakes, East Stroudsburg, PA 18302
4177642 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
4180668 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
4177644 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
4177645 Comprehensive Pediatrics PC, 1407 West 6th Street, 3rd Floor, Brooklyn, NY 11204-4802
4177646 +Drs Nasso Olsen & Napolitano DDS, 4546 Hylan Blvd, Staten Island, NY 10312-6400
4241536 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
4177651 +Little Egg Harbor Township, 665 Radio Road, Little Egg Harbor, NJ 08087-1892
4177653 +Medical Assoc of Monroe Co, 239 East Brown Street, East Stroudsburg, PA 18301-3005
4177654 +Medical Assoc of Monroe Co, c/o Commonwealth Financial Sys, 237 N Main Street,
Dickson City, PA 18519-1651
4177655 Middle Smithfield Township, Sewer Department, 25 Municipal Drive,
East Stroudsburg, PA 18301
4177656 +Ocean Family Dental Too, 524 S Main Street, West Creek, NJ 08092-3123
4179225 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
4177658 +RBS Citizens, 1000 Lafayette Gill, Bridgeport, CT 06604-4725
4177659 +Richmond Family Court, 100 Richmond Terrace, Staten Island, NY 10301-1995
4177660 +Robin Potestio, 480 Lamont Avenue, Staten Island 10312-2818
4177661 +Robin Potestio, 480 Lamont Avenue, Staten Island, NY 10312-2818
4177662 Steven Potestio, 3116 Cotswald Road, Tobyhanna, PA 18466
4177638 +Vincent Rubino, Esq., Newman, Williams, Mishkin, Corveleyn, Wo, 712 Monroe Street,
Stroudsburg, PA 18360-2131
4177665 +Wells Fargo Home Mortgage, PO Box 10328, Des Moines, IA 50306-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
E-mail/Text: camanagement@mtb.com Oct 10 2017 19:02:19
Manufacturers & Traders Trust Company, 1100 Wehrle Drive, Williamsville, NY 14221
4193743 +EDI: OPHSUBSID.COM Oct 10 2017 19:03:00 AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4177640 +EDI: AMEREXPR.COM Oct 10 2017 19:03:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
4193873 EDI: BECKLEE.COM Oct 10 2017 19:03:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4224734 EDI: BL-BECKET.COM Oct 10 2017 19:03:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4177643 +EDI: CITICORP.COM Oct 10 2017 19:03:00 Citi Cards/CitiBank, PO Box 6241,
Sioux Falls, SD 57117-6241
4177647 +EDI: CITICORP.COM Oct 10 2017 19:03:00 ExxonMobil/Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
4177648 +EDI: RMSC.COM Oct 10 2017 19:03:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
4177649 +EDI: CITICORP.COM Oct 10 2017 19:03:00 Home Depot/Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
4261183 EDI: JEFFERSONCAP.COM Oct 10 2017 19:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
4177650 +EDI: CBSKOHL.COM Oct 10 2017 19:03:00 Kohls/Capone, PO Box 3115,
Milwaukee, WI 53201-3115
4242544 EDI: RESURGENT.COM Oct 10 2017 19:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4177652 E-mail/Text: camanagement@mtb.com Oct 10 2017 19:02:19 M&T Bank,
1 Fountain Plaza, 4th Floor, Buffalo, NY 14203
4193107 E-mail/Text: camanagement@mtb.com Oct 10 2017 19:02:19 M&T Bank, 1100 Wehrle Drive,
Williamsville, New York 14221
4231530 EDI: PRA.COM Oct 10 2017 19:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4177657 +E-mail/Text: egssupportservices@egscorp.com Oct 10 2017 19:02:30 Pocono Emerg Physicians,
c/o NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2308
4190362 EDI: Q3G.COM Oct 10 2017 19:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4177663 +EDI: CITICORP.COM Oct 10 2017 19:03:00 Sunoco/Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
4204107 +E-mail/Text: bncmail@w-legal.com Oct 10 2017 19:02:30 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4177664 +EDI: WTRRNBNK.COM Oct 10 2017 19:03:00 Target National Bank, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 20

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Douglas J. Smillie on behalf of Creditor Manufacturers & Traders Trust Company
dsmillie@flblaw.com, ccharlton@flblaw.com
J. Zac Christman on behalf of Plaintiff Carmine Joseph Potestio jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com/epotito@newmanwilliams.com/vsmith@newmanwilliams.com
J. Zac Christman on behalf of Debtor Carmine Joseph Potestio jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com/epotito@newmanwilliams.com/vsmith@newmanwilliams.com
John Michael Steidle on behalf of Creditor Citizens Bank, NA jmsteidle@burnswhite.com,
lmquinn@burnswhite.com;drevanchock@burnswhite.com;creeves@hunton.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, National Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor Carmine Joseph Potestio
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman
williams.com;epotito@hotmail.com/vsmith@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1 Carmine Joseph Potestio
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-05252-JJT**

Social Security number or ITIN **xxx-xx-9826**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmine Joseph Potestio
aka Carmine J. Potestio, aka Carmine Potestio

**By the
court:**October 10, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.